

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

CUNNINGHAM, ELANA
Debtor

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§
§
§

Case No. 14-44445

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/14/2014 . The undersigned trustee was appointed on 12/14/2014 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 100,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	26,010.87
Bank service fees	0.00
Other payments to creditors	27,443.21
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 31,545.92

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/24/2015 and the deadline for filing governmental claims was 12/24/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 7,500.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 7,500.00 , for a total compensation of \$ 7,500.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 97.51 , for total expenses of \$ 97.51 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/30/2017 By:/s/Phillip D. Levey
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Case No: 14-44445 JBS Judge: JACK B. SCHMETTERER
Case Name: CUNNINGHAM, ELANA

For Period Ending: 04/30/17

Trustee Name:	Phillip D. Levey
Date Filed (f) or Converted (c):	12/14/14 (f)
341(a) Meeting Date:	01/23/15
Claims Bar Date:	12/24/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1436 S Kolin Ave, Chicago, IL 60623-1149 Primary R	168,030.00	14,488.00		0.00	FA
2. Bank of America - Checking and Savings account (ne	0.00	0.00		0.00	FA
3. Credit Union 1 - Checking and Savings Account	655.06	0.06		0.00	FA
4. Clothes	250.00	0.00		0.00	FA
5. 2003 FORD Taurus-V6 Sedan 4D SES Primary Vehicle	3,000.00	0.00		0.00	FA
6. Personal Injury Action (u)	0.00	85,000.00		100,000.00	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	\$171,935.06	\$99,488.06		\$100,000.00	\$0.00
(Total Dollar Amount in Column 6)					

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/16

Current Projected Date of Final Report (TFR): 04/15/17

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	14-44445 -JBS	Trustee Name:	Phillip D. Levey
Case Name:	CUNNINGHAM, ELANA	Bank Name:	ASSOCIATED BANK
Taxpayer ID No:	*****8639	Account Number / CD #:	*****5208 Checking Account (Non-Interest Earn
For Period Ending:	04/30/17	Blanket Bond (per case limit):	\$ 5,000,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/02/17	6	Allstate	BALANCE FORWARD				0.00
03/14/17	010001	M. Andrew Hamilton 225 West Wacker Drive Suite 1515 Chicago, IL 60606	SETTLEMENT Trustee's Special Counsel Fees Per Order dated January 30, 2017.	1242-000 3210-000	100,000.00	25,000.00	100,000.00 75,000.00
03/14/17	010002	M. Andrew Hamilton 225 West Wacker Drive Suite 1515 Chicago, IL 60606	Trustee's Special Counsel Expenses Per Order dated January 30, 2017.	3220-000		1,010.87	73,989.13
03/14/17	010003	ELANA CUNNINGHAM 1436 S KOLIN AVE CHICAGO, IL 60623-1149	Debtor's Exemption Debtor's claim of exemption re Cunningham v. Sutherland per Order dated January 30, 2017.	8100-000		15,000.00	58,989.13
03/14/17	010004	Midwest Orthopaedics at Rush, LLC 1611 West Harrison Street Chicago, IL 60612	Physician's Lien Paid per Order dated January 30, 2017.	4210-000		11,971.05	47,018.08
* 03/14/17	010005	Rush University Medical Center 1653 West Congress Parkway Chicago, IL 60612-3833	Hospital Lien Paid per Order dated January 30, 2017.	4210-004		5,837.39	41,180.69
03/14/17	010006	BlueCross BlueShield of Illinois 3405 Liiberty Drive Springfield, IL 62704	Insurer Subrogation Lien Paid per Order dated January 30, 2017.	4210-000		5,606.52	35,574.17
03/14/17	010007	Novacare Rehabilitation 400 Technology Drive Suite 240 Canonsburg, PA 15317	Medical Care Provider Lien Paid per Order dated January 30, 2017.	4210-000		4,028.25	31,545.92
* 04/04/17	010005	Rush University Medical Center 1653 West Congress Parkway Chicago, IL 60612-3833	Stop Payment Reversal STOP PAY ADD SUCCESSFUL	4210-004		-5,837.39	37,383.31
04/04/17	010008	Rush University Medical Center	Hospital Lien	4210-000		5,837.39	31,545.92

Page Subtotals 100,000.00 68,454.08

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-44445 -JBS
Case Name: CUNNINGHAM, ELANA

Taxpayer ID No: *****8639

For Period Ending: 04/30/17

Trustee Name: Phillip D. Levey
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****5208 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		1653 West Congress Parkway Chicago, IL 60612-3833	ELANA CUNNINGHAM ACCOUNT NO. 06123846 Paid per Order dated January 30, 2017.				

COLUMN TOTALS	100,000.00	68,454.08	31,545.92
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	100,000.00	68,454.08	
Less: Payments to Debtors		15,000.00	
Net	100,000.00	53,454.08	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account (Non-Interest Earn - *****5208	100,000.00	53,454.08	31,545.92
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	100,000.00	53,454.08	31,545.92
	=====	=====	=====
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 0.00 0.00

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: April 30, 2017

Case Number:		Claim Number Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
001 3110-00	Phillip D. Levey	Administrative		\$0.00	\$4,680.00	\$4,680.00
001 2100-00	Phillip D. Levey	Administrative		\$0.00	\$7,500.00	\$7,500.00
001 2200-00	Phillip D. Levey	Administrative		\$0.00	\$97.51	\$97.51
000001 070 7100-00	Atlas Acquisitions LLC (Cashcall Inc - Westernsk) 294 Union St. Hackensack, NJ 07601	Unsecured		\$0.00	\$2,593.43	\$2,593.43
000002 070 7100-00	Atlas Acquisitions LLC (CP Investors LLC) 294 Union St. Hackensack, NJ 07601	Unsecured		\$0.00	\$480.00	\$480.00
000003 070 7100-00	Springleaf Financial Services P.O. Box 3251 Evansville, IN 47731-3251	Unsecured		\$0.00	\$3,015.54	\$3,015.54
000004 070 7100-00	Navient Solutions Inc 220 Lasley Ave. Wilkes-Barre Pa. 18706	Unsecured		\$0.00	\$65,579.71	\$65,579.71
000005 070 7100-00	Navient Solutions Inc. On behalf of Dept. of Education Services P.O. Box 9635 Wilkes-Barre PA. 18773-9635	Unsecured		\$0.00	\$17,611.58	\$17,611.58
000006 070 7100-00	University Anesthesiologists PO Box 128 Glenview IL 60025	Unsecured		\$0.00	\$166.80	\$166.80
000007 070 7100-00	Portfolio Recovery Associates, LLC Successor to CAPITAL ONE BANK (USA) N.A. (ORCHARD BANK) POB 41067 Norfolk, VA 23541	Unsecured		\$0.00	\$723.30	\$723.30
000008 070 7100-00	JD Receivables LLC P.O. Box 382656 Germantown, TN 38183	Unsecured		\$0.00	\$2,593.43	\$2,593.43
Subtotal For Claim 7100-00				\$0.00	\$105,041.30	\$105,041.30
Case Totals:				\$0.00	\$105,041.30	\$105,041.30

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-44445

Case Name: CUNNINGHAM, ELANA

Trustee Name: Phillip D. Levey

Balance on hand	\$	31,545.92
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Phillip D. Levey	\$ 7,500.00	\$ 0.00	\$ 7,500.00
Trustee Expenses: Phillip D. Levey	\$ 97.51	\$ 0.00	\$ 97.51
Attorney for Trustee Fees: Phillip D. Levey	\$ 4,680.00	\$ 0.00	\$ 4,680.00
Total to be paid for chapter 7 administrative expenses		\$ 12,277.51	
Remaining Balance		\$ 19,268.41	

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 92,763.79 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Atlas Acquisitions LLC (Cashcall Inc - Westernsk) 294 Union St. Hackensack, NJ 07601	\$ 2,593.43	\$ 0.00	\$ 538.69
000002	Atlas Acquisitions LLC (CP Investors LLC) 294 Union St. Hackensack, NJ 07601	\$ 480.00	\$ 0.00	\$ 99.70
000003	Springleaf Financial Services P.O. Box 3251 Evansville, IN 47731-3251	\$ 3,015.54	\$ 0.00	\$ 626.37
000004	Navient Solutions Inc 220 Lasley Ave. Wilkes-Barre Pa. 18706	\$ 65,579.71	\$ 0.00	\$ 13,621.88
000005	Navient Solutions Inc. On behalf of Dept. of Education Services P.O. Box 9635 Wilkes-Barre PA. 18773-9635	\$ 17,611.58	\$ 0.00	\$ 3,658.19
000006	University Anesthesiologists PO Box 128 Glenview IL 60025	\$ 166.80	\$ 0.00	\$ 34.65

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000007	Portfolio Recovery Associates, LLC Successor to CAPITAL ONE BANK (USA) N.A. (ORCHARD BANK) POB 41067 Norfolk, VA 23541	\$ 723.30	\$ 0.00	\$ 150.24
000008	JD Receivables LLC P.O. Box 382656 Germantown, TN 38183	\$ 2,593.43	\$ 0.00	\$ 538.69
Total to be paid to timely general unsecured creditors				\$ 19,268.41
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE